

Information to identify the case:

Debtor 1	<u>Pasquale Victor Giorgio</u>		Social Security number or ITIN xxx-xx-9326
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	17-35587-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pasquale Victor Giorgio
aka Pat Giorgio

3/4/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pasquale Victor Giorgio
Debtor

Case No. 17-35587-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 04, 2021

User: admin
Form ID: 3180W

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 06, 2021:

Recip ID	Recipient Name and Address
db	+ Pasquale Victor Giorgio, 45 Waters Edge Drive, Tuckerton, NJ 08087-2077
cr	+ LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517242382	+ Ccs/First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478
517242386	+ Ditech Financial LLC, Bankruptcy Dept., PO Box 6154, Rapid City, SD 57709-6154
517270598	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
517242383	++ FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096 address filed with court:, Ccs/First Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
517242388	+ FNB Omaha, PO Box 3412, Omaha, NE 68103-0412
518378270	+ Loancare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518378271	+ Loancare, LLC, P.O. Box 8068, Virginia Beach VA 23450, Loancare, LLC, P.O. Box 8068 Virginia Beach VA 23450-8068
517242392	+ Nationstar, Bankruptcy Dept., PO Box 619094, Dallas, TX 75261-9094
517275769	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
517242394	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
517366710	+ Veripro Solutions, Inc., PO BOX 3572, Coppell, TX 75019-5538

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 04 2021 21:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 04 2021 21:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: CHRM.COM	Mar 05 2021 01:28:00	Santander Consumer USA Inc. dba Chrysler Capital a, PO Box 961278, Ft. Worth, TX 76161-0278
517242380	+ EDI: TSYS2.COM	Mar 05 2021 01:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517242381	EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank Usa, 15000 Capital One Dr, Richmond, VA 23238
517350564	+ EDI: CHRM.COM	Mar 05 2021 01:28:00	CCAP Auto Lease LTD, P.O. Box 961275, Fort Worth, TX 76161-0275
517348464	EDI: CAPITALONE.COM	Mar 05 2021 01:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517242385	+ EDI: DRIV.COM	Mar 05 2021 01:28:00	Chrysler Capital, c/o Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036

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517242384	+ EDI: CHRM.COM	Mar 05 2021 01:28:00	Chrysler Capital, Po Box 961275, Fort Worth, TX 76161-0275
517242389	+ EDI: IRS.COM	Mar 05 2021 01:28:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517360444	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 04 2021 21:43:38	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517242390	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 04 2021 21:44:33	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
517242393	+ EDI: DRIV.COM	Mar 05 2021 01:28:00	Santander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036
517242395	+ EDI: RMSC.COM	Mar 05 2021 01:28:00	Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
517367291	+ EDI: AIS.COM	Mar 05 2021 01:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517242387	*P++	FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096, address filed with court;, First Svgs BK-Blaze, 5501 S Broadband Ln, Sioux Falls, SD 57108
517242391	##+	Morris View Healthcare Center, 540 W. Hanover Ave., Morris Plains, NJ 07950-2152

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor LoanCare LLC bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

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Harold N. Kaplan

on behalf of Creditor LoanCare LLC hkaplan@rasnj.com informationathnk@aol.com

Harold N. Kaplan

on behalf of Creditor LOANCARE LLC hkaplan@rasnj.com, informationathnk@aol.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. dba Chrvsler Capital as servicer for CCAP Auto Lease Ltd.
ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Rebecca Ann Solarz

on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com

Sindi Mncina

on behalf of Creditor Ditech Financial LLC smncina@raslg.com

Sindi Mncina

on behalf of Creditor LOANCARE LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Pasquale Victor Giorgio courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 12